

JUN. 22. 2004 4:56PM

NO. 650 P. 2

Serial No: 09/844,350

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

*Group:* 3621

Certificate Under 37 CFR 1.8(a)

*Confirmation No.:* 2471

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facsimile to (703) 872-9306 - Commissioner for Patents,  
P.O. Box 1450 Alexandria, VA 22313-1450

*Application No.:* 09/844,350

} on June 22, 2004

*Invention:* PERSONALISED FINANCIAL  
PRODUCTS AND COMPUTER  
IMPLEMENTED FINANCIAL  
SYSTEMS

} 

} (Signature)

} Peter J. Shakula \_\_\_\_\_

} (Printed Name)

*Applicant:* Edward Harycki *et al.*

}

*Filed:* April 27, 2001

}

*Attorney*  
*Docket:* 924013-919480

}

*Examiner:* Backer, Firmin

}

**AMENDMENT AND RESPONSE TO OFFICE ACTION**  
**MAILED MARCH 30, 2004**

Assistant Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed on March 30, 2004, applicants request that the following amendments are entered and the following remarks considered.

Amendments to the claims appear in the listing of claims which begins on page 2 of this response.

Remarks/Arguments begin on page 7 of this response.

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<b>TO:</b> Commissioner for Patents	United States Patent and Trademark Office	(703) 872-9306
<b>FROM:</b> Peter J. Shakula		
<b>DIRECT DIAL:</b> 312 214-4813	<b>E-MAIL:</b>	
<b>DATE:</b> June 22, 2004	<b>TIME SENDING:</b>	_____
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